

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: KEITH JEROME SMITH

Debtor,

CARRINGTON MORTGAGE SERVICES,  
LLC

Movant.

v.

KEITH JEROME SMITH  
Debtor/Respondent,

SCOTT WATERMAN, Trustee  
Additional Respondent.

BANKRUPTCY CASE NUMBER  
22-12034 - PMM

CHAPTER 13

11 U.S.C. § 362

HEARING DATE AND TIME:

October 17, 2023 at 10:00 am

Courtroom 4th Floor  
Reading Division/The Gateway

**ORDER**

AND NOW, this 17th day of October, 2023, at the Eastern District of Pennsylvania, upon the consideration of the Motion of Movant for Relief from the Automatic Stay (the "Motion"), and the failure of Debtor to file an answer, appear or otherwise respond to the Motion, and for good cause shown, it is

ORDERED AND DECREED that the Automatic Stay of all proceedings, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (the "Code"), 11 U.S.C. § 362, is lifted to allow Movant, or its successors, if any, to proceed with its rights under its loan documents for the property located at 125 S. Kelly Drive, Birdsboro, PA 19508; and it is

FURTHER ORDERED all communications sent by Secured Creditor in connection with proceeding against the property including, but not limited to, notices required by state law and communications to offer and provide information with regard to a potential Forbearance Agreement, Loan Modification, Refinance Agreement, Loss Mitigation Agreement, or other Loan Workout, may be sent directly to Debtors; and it is

FURTHER ORDERED that Rule 4001(a)(3) is not applicable and Movant, or its successors, if any, may immediately implement this order.

BY THE COURT:

*Patricia M. Mayer*

HONORABLE PATRICIA M. MAYER  
UNITED STATES BANKRUPTCY JUDGE